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Docket No: 3147/1G921-US1

Customer No.:



PATENT TRADEMARK OFFICE

DARBY & DARBY P.C.

805 Third Avenue New York, New York 10022 212-527-7700

Box PATENT APPLICATION Assistant Commissioner for Patents Washington, DC 20231

Sir:

Enclosed please find an application for United States patent as identified below:

Inventor/s (name ALL inventors):

Ronald A. BRACO

Title: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

including the items indicated:

- Specification and 30 claims: 8 indep.; 22 dep.; _ multiple dep.; 1. including 12 page(s) of written description; 6 page(s) of claims; 1 page(s) of abstract.
- [X] Drawings, 5 sheets (Figs. 1-5) 2.
- [] Executed Declaration/Power of Attorney 3. [X] Unexecuted Declaration/Power of Attorney
- [] Application Data Sheet under 37 C.F.R. §1.76. 4.
- [] Assignment for recording to: 5.



	[] Assignment was recorded at Reel No. , Frame No. , oil .	
	[X] Pursuant to 37 C.F.R. §1.215(b), please print the following ament information on the face of the published application:	assign-
	Assignee: Spectrum EBP, LLC	
6.	[] The applicant claims small entity status.	
7.	[] Priority is claimed under 35 U.S.C. §119(b) of:	
	Country: Number: Date:	
	A certified copy of the prior document [] is enclosed [] will follow [] was filed in a previous application.	W
8.	[X] Priority is claimed under 35 U.S.C. §119(e) of:	
	Number: 60/203,038 Date: May 9, 2000	
	A certified copy of the prior document [] is enclosed [] will follo [] was filed in a previous application.	w
9.	[] Request and Certification under 35 U.S.C. §122(b)(2)(B)(i) fo Nonpublication.	r
10.	[] Payment in amount of \$1290.00, (\$1290 filing; \$0 recording in the form of [] check [] deposit account no. 04-0100 [] credit card (see attached form) (See attached Fee Computation Sheet))

- 11. [] Preliminary Amendment
- 12. [] Information Disclosure Statement
- 13. [] Nucleotide or Amino Acid Sequence Listing.
 - [] Hard Copy

[] CRF

Date: May 9, 2001

Respectfully submitted,

Cheryl F. Cohen Reg. No. 40,361

Attorney for Applicant(s)